

# I. INTRODUCTION

This guide presents the conceptual framework, the data sources, and the statistical methodologies used by the Regional Economic Measurement Division of the Bureau of Economic Analysis (BEA) to estimate personal income and employment for counties. Personal income is defined as the income received by, or on behalf of, all the residents of an area (nation, state, or county) from all sources. It consists of the income received by persons from participation in production, from government and business in the form of transfers, and from government in the form of interest (which is treated like a transfer receipt). Alternatively, personal income can be defined as the sum of wage and salary disbursements, supplements to wages and salaries, proprietors' income, dividends, interest, and rent, and personal current transfer receipts, less contributions for government social insurance. Because the personal income of an area represents the income that is received by, or on behalf of, all the persons who live in that area, and because the estimates of some components of personal income (wage and salary disbursements, supplements to wages and salaries, and contributions for government social insurance) are made on a place-of-work basis, state and county personal income includes an adjustment for residence. Persons consists of individuals, nonprofit institutions that primarily serve individuals, private noninsured welfare funds, and private trust funds. The last three categories are referred to as "quasi-individuals."

The county estimates of personal income are designed to be conceptually and statistically consistent with the national estimates of personal income in the National Income and Product Accounts (NIPA). County estimates sum to state totals which, in turn, together with the District of Columbia, sum to national totals. These national totals are very similar to the NIPA estimates except for some minor differences in the treatment of U.S. residents working abroad and the income of foreign residents working in the U.S.

## A brief history

In the mid-1930's, BEA began work on the estimation of regional income as part of the effort to explain the processes and structure of the nation's economy. As a result, it published annual state estimates of "income payments to individuals" In the April 1940 issue of the *Survey of Current Business*. These income payments were calculated as the sum of (1) wages and salaries, (2) other labor income and relief, (3) entrepreneurial withdrawals, and (4) dividends, interest, net rents and royalties.

During the 1940's and early 1950's, BEA developed an integrated set of national economic accounts, sought additional source data, and improved the methods used to prepare the estimates. One result of this work was the development of state personal income—a measure that is more comprehensive than state income payments. Estimates of state personal income were first published in the September 1955 *Survey*.

State personal income differs significantly from state income payments in five ways:

- State personal income consists of six major components (supplements to wages and salaries and personal current transfer receipts replaced other labor income and

- relief, and the component, contributions for government social insurance, was added as an explicit deduction);
- Personal income includes more component detail and a broader range of income-in-kind and imputed income items than state income payments;
  - Personal income includes the income of nonprofit institutions that primarily serve individuals, private noninsured welfare funds, and private trust funds (collectively called quasi-individuals);
  - Personal income includes employer (both private and government) contributions to pension funds—as part of supplements to wages and salaries—instead of the benefits paid by the funds; and
  - Personal income includes personal current transfer receipts from business.

In addition, in the mid-1950's, BEA began work on preparing estimates for local areas. It prepared estimates for a few counties in the states in the Mideast and Plains regions.

In the late 1950's, BEA developed estimates of state disposable personal income. This series was published occasionally in the *Survey* in the 1960's and 1970's and has been published annually beginning with 1982.

During the 1960's, BEA developed quarterly estimates of state personal income. The first set of these estimates as a continuous time series was published in the December 1966 issue of the *Survey*. In addition, BEA prepared a personal income series for metropolitan areas and for nonmetropolitan counties for selected years 1929-62.

In the early 1970's, BEA developed estimates of personal income for counties in metropolitan areas. These estimates were published for the first time in the April 1975 *Survey*. Later in the 1970's it developed estimates of employment for states, counties, and metropolitan areas.

In the 1980's, BEA developed estimates of gross state product by industry. These estimates, as an established series, were first presented in the May 1988 *Survey*.

Now, BEA prepares annual and quarterly estimates of state personal income and annual estimates of state disposable personal income, employment, and gross state product. It also prepares annual estimates of personal income and employment for all metropolitan areas and counties.

## Uses of the local area estimates

The local area estimates of personal income and its components, per capita personal income, and employment are widely used by both the public and the private sectors to track economic well-being over time and make comparisons across counties, MSAs, and BEA economic areas in the level and composition of economic activity. These estimates provide a framework for the analysis of local area economies, and they serve as a basis for decision making.

Federal agencies use these estimates in econometric models, such as those used to project energy and water use. In addition, as part of its program for small area income and poverty estimation (SAIPE), the Census Bureau uses the estimates of county per capita personal income as a predictor variable in the preparation of its county estimates of median household income. The SAIPE program provides updated estimates of income

and poverty statistics for the administration of Federal programs and the allocation of Federal funds to local jurisdictions.

State governments use the estimates to measure the economic base of state planning areas. They also use the estimates for planning, projecting tax revenue, determining the need for public utilities, and in econometric models and economic development analyses.

University schools of business and departments of economics use the estimates for theoretical and applied economic research. Some of these schools distribute the estimates in abstracts or similar reports to various state and local government agencies, regional councils of governments, private research groups, businesses, and libraries.

Businesses use the estimates for planning activities, such as evaluating markets for new or established products and determining areas for the location, expansion, and contraction of their activities.

## **Geographic characteristics of the source data**

Personal income, by definition, is a measure of the income received by persons, and the estimates of state and county personal income should reflect the residence of the income recipients. However, some of the data that are used to estimate some components of personal income are reported by the recipient's place of work rather than by the recipient's place of residence. Therefore, these components are estimated on a place-of-work basis, the amounts aggregated, and the aggregate (called the income subject to adjustment) adjusted to a place-of-residence basis. Thus the combination of the components of personal income plus the residence adjustment yields personal income on a place-of-residence basis.

The estimates of wages and salaries, supplements to wages and salaries, and contributions for government social insurance (by employers and employees) are mainly derived from data that are reported by place of work. These data are reported by industry in the state and county in which the employing establishment is located.

The estimates of nonfarm proprietors' income and contributions for government social insurance (by the self-employed) are derived from source data that are reported by the tax-filing address of the recipient. This address is usually that of the proprietor's residence; therefore, these data are assumed to be reported by place of residence.

The estimates of farm proprietors' income are derived from data that are reported by the principal place of production, which is usually the county in which the farm has most of its land and in which most of the work is performed. Because most farm proprietors live on, or near, their land, the place of residence is assumed to be the same as the place of work.

The estimates of rental income of persons, personal dividend income, personal interest income, personal current transfer receipts, and contributions for supplementary medical insurance and for veterans' life insurance are derived from data that are reported by the place of residence of the income recipient.

## **Differences in geographic scope and in classifications between the NIPA and state and county estimates**

Estimates of personal income in the national income and product accounts (NIPA) differ from the state and county estimates primarily because of different treatments of the income of U.S. citizens living and working abroad and of foreign nationals living and working in the United States.

The differences mainly stem from different concepts of residence. For NIPA personal income, a U.S. resident has a center of economic interest in the country and resides, or expects to reside, in the country for a year or more. For state and county personal income, a resident is a participant in a U.S. regional economy, regardless of his national allegiance or duration of residence.

In general, the NIPA measure of personal income is slightly broader than state and county personal income:

- NIPA personal income includes the earnings of Federal civilian and military personnel stationed abroad and the property income received by the Federal retirement plans of these workers. The regional measure of personal income does not include this income.<sup>1</sup>
- NIPA personal income includes all income earned by U.S. citizens living abroad for less than a year. State and county personal income excludes the portion earned while these people live abroad. Both NIPA and state and county personal income exclude the income of private U.S. citizens living outside the country for a year or more.
- NIPA personal income includes the income of foreign nationals only if they live and work in the United States for a year or more. State and county personal income includes the income of resident foreign nationals working in the United States—including migrant workers—regardless of length of residency.
- Both measures include the income of U.S. residents employed by international organizations or by other countries while living in the United States and exclude the income of foreign nationals employed by their home governments or by international organizations in the United States.

In addition, the annual estimates of NIPA personal income can differ slightly from the national totals of state and county personal income because of differences in the availability of source data. Some data that were not available when the NIPA estimates were prepared may become available afterwards when state and county personal income is estimated.

## **Industrial classification**

For the private sector, the North American Industry Classification System (NAICS) is used with some slight modifications for the industrial classification of wage and salary disbursements, employer contributions for employee pension and insurance

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<sup>1</sup> See David G. Lenze, "New treatment of state estimates of military compensation," *Survey of Current Business* 85 (October 2005): 116.

funds, proprietors' income, and for employment. NAICS is used for 2001 to the present at the state level and from 2000 to the present at the county level.<sup>2</sup>

For earlier years the Standard Industrial Classification (SIC) was used (with some slight modifications). The *Standard Industrial Classification Manual, 1967* was used for the years 1969-74, the 1972 *Manual* was used for the years 1975-87, and the 1987 *Manual* was used for 1988-2001 for states and 1988-2000 for counties.<sup>3</sup> Concordances between the line codes and industry names used by BEA and those in the NAICS and SIC manuals are presented in an appendix.

For the public sector, the estimates of wages and salaries, employer contributions for employee pension and insurance funds, and employment are classified by level of government—Federal, state, and local. The estimates for the Federal government are sub classified into civilian and military.

## FIPS Codes

BEA uses Federal Information Processing Standards (FIPS) codes to uniquely identify counties with the following modifications:

- Kalawao County, Hawaii is combined with Maui County and the combined area is designated 901. (Kalawao does not have its own local government; it is administered by the State of Hawaii.)
- The independent cities of Virginia with populations of less than 100,000 have been combined with an adjacent county and given codes starting at 901. In the name of the combined area, the county name appears first and is followed by the city name(s).
- The metropolitan portion of each state is designated 998 and the nonmetropolitan portion is designated 999.

Over time some important changes have occurred:

- Estimates for 1979 forward reflect Alaska Census Areas as defined by the Census Bureau; those for prior years reflect Alaska Census Divisions as defined in the 1970 Decennial Census. Estimates from 1988 forward separate Aleutian Islands Census Area into Aleutians East Borough and Aleutians West Census Area. Estimates for 1991 forward separate Denali Borough from Yukon-Koyukuk Census Area and Lake and Peninsula Borough from Dillingham Census Area. Estimates from 1993 forward separate Skagway-Yakutat-Angoon Census Area into Skagway-Hoonah-Angoon Census Area and Yakutat Borough.
- La Paz County, Arizona was separated from Yuma County on January 1, 1983. The Yuma MSA contains the area that became La Paz County through 1982 and excludes it beginning with 1983.

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<sup>2</sup> Office of Management and Budget: *North American Industry Classification System, United States, 2002* (Lanham, MD: Bernan Press, 2002)

<sup>3</sup> Executive Office of the President, Office of Management and Budget, Statistical Policy Division, *Standard Industrial Classification Manual, 1967* (Washington, DC: U.S. Government Printing Office (GPO), 1967); *Manual, 1972* (GPO, 1972); *Manual, 1987* (GPO, 1987).

- Cibola County, New Mexico was separated from Valencia County in June 1981, but data for Valencia includes Cibola through the end of 1981.
- Menominee County, Wisconsin was formed as a new county from Oconto and Shawano counties in 1961. However, since a large part of Menominee is an Indian reservation and there was little economic activity in the county, estimates of Menominee are combined with Shawano County through 1988 and the combined area designated 901. Separate estimates for Menominee and Shawano Counties begin in 1989.
- Broomfield County, Colorado was created from parts of Adams, Boulder, Jefferson, and Weld counties effective November 15, 2001. Estimates for Broomfield County begin with 2002.

## **Per capita personal income**

Per capita personal income is calculated as the personal income of the residents of a given area divided by the resident population of that area. In computing per capita personal income for states and counties, BEA uses the Census Bureau's annual midyear population estimates. Except for college student and other seasonal populations, which are measured as of April 1, the population for all years is estimated as of July 1.

Local area per capita personal income estimates should be used with caution for several reasons. In some instances, an unusually high or low per capita personal income is the temporary result of unusual conditions, such as a bumper crop or hurricane. In other instances, the income levels of certain groups atypical of the resident population may cause a longer term high or low per capita personal income that is not indicative of the economic well-being of the area. For instance, a major construction project—such as a defense facility, power plant, or dam—may substantially raise the per capita personal income of an area for several years because it attracts highly paid workers whose incomes are measured at the construction site.<sup>4</sup> This high per capita income may not be indicative of the economic well-being of the permanent residents of the area (or, in many cases, of the construction workers themselves, because they frequently send a substantial portion of their wages to their dependents living in other areas).

Conversely, the presence of a large institutional population—such as that of a college or a prison—will tend to keep the per capita personal income of an area at a lower level because the residents of these institutions have little income attributable to them at these institutions. This lower per capita personal income is not indicative of the economic well-being of the other residents of the area (or, in some cases, of the institutional populations, because some of these populations, such as college students, typically receive support from their families living in other areas).

The per capita personal income estimates can also be misleading in areas where population changes rapidly. Population is measured at midyear, whereas income is measured as a flow over the year; therefore, a significant change in the population of an area during the year, particularly if it occurs around midyear, can cause a distortion in the per capita personal income estimates.

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<sup>4</sup> Typically, construction wages and employment are measured at the home office, not the construction site. Exceptions are made for major construction projects.

In counties where farm income predominates, additional considerations should be taken into account. Farm proprietors' income as measured for personal income reflects returns from current production; it does not measure current cash flows. Sales out of inventories are included in current gross farm income, but they are excluded from net farm income because they represent income from a previous year's production. Additions to inventories are included in net farm income at current market prices; therefore, farmers' attempts to regulate their cash flows by adjusting inventories are not reflected in BEA's farm proprietors' income estimates. However, this regulation of cash flows by farmers extends their earnings cycles, so it helps them to survive losses or lowered income for 2 or 3 years. In addition, the per capita personal income of sparsely populated counties that are dependent on farming will react more sharply to the vagaries of weather, world market demand, and changing government policies related to agriculture than that of counties where the sources of income are more diversified.

### **Personal income, adjusted gross income, and money income**

Personal income as defined by BEA differs substantially from adjusted gross income (AGI), the principal measure of the income of individuals that is used by the Internal Revenue Service. Personal income also differs from money income, an income concept developed by the Census Bureau.

As compared with AGI, personal income consists of the income of nonprofit institutions serving individuals, private noninsured welfare funds, and private trust funds as well as of individuals, whereas AGI consists only of the income of individuals who file individual income tax returns. Personal income also includes employer contributions to private health and pension funds and to government employee retirement plans, several types of imputed incomes, transfer receipts, and all of the interest received by individuals, whereas AGI excludes all employer contributions, imputed incomes, most transfer payments, and the nontaxable interest received by individuals. Personal income, unlike AGI, excludes personal contributions for social insurance, realized capital gains and losses, and pension and annuity benefits from private and government employee retirement plans.<sup>5</sup>

Personal income differs from money income mainly because money income consists only of the income that is received by individuals in cash and its equivalents.<sup>6</sup> Personal income, unlike money income, includes imputed income, lump-sum payments not received as part of earnings, certain in-kind personal current transfer receipts—such as Medicaid, Medicare, and food stamps—and employer contributions to private health and pension funds and to government employee retirement plans. Personal income, unlike money income, excludes personal contributions for social insurance, pension and annuity benefits from private and government employee retirement plans, and income from interpersonal transfers, such as child support.

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<sup>5</sup> For more information, see Mark A. Ledbetter, "Comparison of BEA Estimates of Personal Income and IRS Estimates of Adjusted Gross Income," *Survey* 86 (November 2006):29-36.

<sup>6</sup> For a very detailed comparison of personal income and money income see John Ruser, Adrienne Pilot, and Charles Nelson, "Alternative Measures of Household Income: BEA Personal Income, CPS Money Income, and Beyond," available on the BEA web site.

Personal income for a given area and year includes the income received by individuals living in that area during that year. In contrast, money income for a given area and year consists of the income received during the year by individuals living in the area on April 1 of the following year, regardless of where they were living when they received the income. The income received by individuals who died or moved abroad before April 1 of the following year is not included in the money income of any area.

Personal income is prepared quarterly for states and annually for counties, whereas money income for states, counties, and cities is prepared decennially on the basis of data from the “long-form” sample of the census of population.<sup>7</sup>

## **Employment**

BEA gives equal weight to full-time and part time jobs in its estimates of employment. Wage and salary jobs and proprietors’ jobs are counted, but unpaid family workers and volunteers are not. Proprietors’ employment consists of the number of sole proprietorships and the number of general partners. Wage and salary employment is on a place of work basis. Proprietors’ employment, however, is more nearly by place of residence because, for nonfarm sole proprietorships, the estimates are based on IRS tax data that reflect the address from which the proprietor’s individual tax return is filed, which is usually the proprietor’s residence. Nonfarm partnership employment reflects the tax-filing address of the partnership, which may be either the residence of one of the partners or the business address of the partnership. Farm proprietors’ employment is a count of farms operated by sole proprietors plus the number of partners operating farm partnerships estimated from U.S. Department of Agriculture data. The residence and place of work of farm proprietors’ employment is assumed to be the same—the county in which most of farmland is located.

The employment estimates are designed to be consistent with the estimates of wage and salary disbursements, proprietors’ income, and earnings. The employment estimates are based on the same sets of source data as the corresponding earnings estimates and are prepared with parallel methodologies. However, two components of proprietors’ income—the income of limited partnerships and the income of tax-exempt cooperatives—have no corresponding employment estimates.

## **Sources of the data**

The state and county estimates of personal income are primarily based on administrative-records, surveys, and censuses.

The data from administrative records may originate either from the recipients of the income or from the payer of the income. These data are a byproduct of the administration of various Federal and state government programs. The most important sources of these data are: The state unemployment insurance programs of the Bureau of Labor Statistics, U.S. Department of Labor; the social insurance programs of the Centers

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<sup>7</sup> The Small Area Income and Poverty Estimates program of the Census Bureau has prepared post-censal estimates of median household income for counties. In addition, the Census Bureau prepares estimates of median household income for states using data from the annual Current Population Survey and the American Community Survey.



for Medicare and Medicaid Services (CMS, formerly the Health Care Financing Administration), U.S. Department of Health and Human Services, and the Social Security Administration; the Federal income tax program of the Internal Revenue Service, U.S. Department of the Treasury; the veterans benefit programs of the U.S. Department of Veterans Affairs; and the military payroll systems of the U.S. Department of Defense.<sup>8</sup>

The data from censuses are mainly collected from the recipients of the income. The most important sources of census data for the state and county estimates are the census of agriculture, which is conducted by the U.S. Department of Agriculture (USDA), and the census of population and housing, which is conducted by the Bureau of the Census, U.S. Department of Commerce.

Some of the estimates are based on data from other sources. For example, the USDA's national and state estimates of the income of all farms constitute the principal basis for BEA's national and state estimates of farm proprietors' income. The USDA uses sample surveys, along with census data and administrative-records data, to derive its estimates.

Using administrative records data and census data to measure income as defined in the national income and product accounts has both advantages and disadvantages. By using these data, BEA can prepare detailed annual estimates of personal income for the nation, states, and counties at a relatively low cost and without increasing the reporting burden on businesses and households. However, because the source data often do not precisely match the concept being estimated, they must be adjusted to compensate for differences in definitions, coverage, and geographic detail.

## **Release and publication schedule**

The quarterly and annual estimates of state personal income and the annual estimates of local area personal income are first released on BEA's Web site at [www.bea.gov](http://www.bea.gov) and in news releases; the release dates are announced in advance and are listed on the Web site and in the *Survey of Current Business*.

The quarterly state estimates of personal income are subsequently published in the January, April, July, and October issues of the *Survey*.

The preliminary annual state estimates of total and per capita personal income and of total and per capita disposable personal income are published in the April *Survey*. The revised annual estimates of state personal income by major type and of earnings by industry are published in the September or October *Survey*.

The local area estimates of total and per capita personal income are published in the May *Survey*. Advance estimates for MSAs were published for the first time in the September 2006 *Survey*.

## **Preparation and revision schedule**

Personal income estimates are first prepared for the Nation and then for states, metropolitan statistical areas (MSAs), and lastly for counties. Estimates for the BEA

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<sup>8</sup> The data from the state unemployment insurance programs are collected by the various state employment security agencies and are assembled and supplied to BEA by the U.S. Bureau of Labor Statistics.

regions are aggregations of the state estimates, and estimates for micropolitan areas and BEA economic areas are aggregations of county estimates.

Quarterly estimates of state personal income are prepared about three months after the end of the quarter. The preliminary annual state estimates are prepared about three months after the end of the year, and the revised state estimates are prepared about eight months after the end of the year. In 2006, preliminary annual MSA estimates were released for the first time on an accelerated basis nine months after the end of the year. The annual estimates of local area personal income are prepared about 16 months after the end of the year.

In March, the annual and quarterly state estimates for the three years before the previous year are revised in order to incorporate the newly available data for wages and salaries that are used to prepare the county estimates for those years and to reflect the county-level estimation of the adjustment for residence. In addition, the state estimates for the fourth quarter of the previous year are prepared, and the estimates for the first three quarters are revised; the preliminary annual state estimates for the previous year are prepared by averaging these quarterly estimates.

In April, the estimates of local area personal income for the year before the previous year are prepared, and the estimates for the two years before that are revised.

In June, the state estimates for the first quarter of the current year are prepared, and the estimates for the four quarters of the previous year are revised.

In August or September, the annual state estimates for the previous year are revised using the annual, rather than the quarterly, methodology, and the annual estimates for the two years before that are revised. In a separate release, accelerated annual estimates of MSA personal income for the previous year are published.

In September, the state estimates for the second quarter of the current year are prepared, and the estimates for the first quarter are revised. Further, the estimates for the quarters of the previous three years are revised for consistency with the revised annual estimates that were released in September.

In December, the estimates of state personal income for the third quarter of the current year are prepared, and the estimates of the first and second quarters are revised.

Aside from this schedule, the state and local area estimates are normally revised again only after a comprehensive, or benchmark, revision of the NIPA. Comprehensive revisions of the NIPA are made approximately every four or five years.<sup>9</sup>

In a comprehensive NIPA revision, the national estimates of personal income are affected by statistical changes that result from the introduction of new source data and the use of improved estimating methods. The national estimates may also be affected by the definitional and classificatory changes that are made so that the NIPA will reflect the evolving economy of the United States. For example, as part of the 2003 comprehensive revision, the definition of property and casualty insurance services was changed to recognize the implicit services that are funded by property income; to provide a more appropriate treatment of insured losses that reduces the large swings in measured services that result from catastrophes, such as the terrorist attacks of September 11, 2001; and to change the treatment of reinsurance. As a result, personal interest income now includes

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<sup>9</sup> For the results of the latest comprehensive revision of the NIPA, see Eugene P. Seskin and Daniel Larkins, "Improved Estimates of the National Income and Product Accounts for 1929-2002: Results of the Comprehensive Revision," *Survey of Current Business* 84 (February 2004): 7-29.

an imputed value of interest income attributable to persons as policyholders, and business transfer payments to persons now includes net insurance settlements received by persons.<sup>10</sup>

## Tables

The local area personal income and employment data are organized in a set of tables called the Regional Economic Information System (REIS). The data are available online and on a DVD. Annual data for 1969-2005 are available for counties, metropolitan areas, micropolitan areas, BEA economic areas, states, BEA regions, and for the United States:

- Income and employment summary (table CA04);
- Personal income by major component and place-of-work earnings by industry. North American Industry Classification System (NAICS) three-digit industries are used for current estimates from 2001 to the present (table CA05N) and Standard Industrial Classification (SIC) two-digit industries are used for 1969-2000 (table CA05);
- Compensation of employees by place of work by NAICS three-digit industries for 2001 forward (table CA06N) and by SIC two-digit industries for 1998-2000;
- Employment—a count of jobs held by employees, sole proprietors, and general partners—by place of work by NAICS sector for 2001 forward (table CA25N) and by SIC Division (the “one-digit” level of classification) for 1969-2000;
- An economic profile table that includes a selection of data from several of the other tables such as personal income, population, per capita personal income, total earnings, total employment, and average earnings per job (table CA30);
- Personal current transfer receipts by major program (table CA35); and
- Farm income and expenses that include major categories of gross receipts and expenses for all farms and five measures of farm income (table CA45).<sup>11</sup>

The estimates of personal income and of per capita personal income incorporate the results of the comprehensive revision to the National Income and Product Accounts released in December 2003 and the annual revisions released in July 2004, July 2005, and July 2006.

## Availability of the state and local area estimates

Before the state and local area estimates are published in the *Survey*, they are available in printed and electronic news releases.<sup>12</sup> The complete set of personal income

<sup>10</sup> Robert L. Brown, G. Andrew Bernat, Jr., and Adrienne T. Pilot, “Comprehensive Revision of State Personal Income: Preliminary Estimates for 2003: Revised Estimates for 1969-2002,” *Survey* 84 (May 2004):27-90.

<sup>11</sup> The measures are realized net [farm] income; total net [farm] income including corporate farms; total net farm proprietors’ income; total farm labor and proprietors’ income; and total cash receipts and other income (also known as gross farm income).

and employment estimates for local areas are available interactively on BEA's Web site. Go to [www.bea.gov/bea/regional/reis/](http://www.bea.gov/bea/regional/reis/) to access these estimates.

The local area estimates of personal income and of employment are also available through the members of the BEA User Group, which consists of state agencies and universities that help BEA to disseminate the estimates in their states. Go to <http://www.bea.gov/bea/regional/docs/usergrp.cfm> to access a list of the BEA User Group members or see the list of members under "Documentation" on the CD-ROM.

For more information, call the Regional Economic Information System at 202-606-5360, fax 202-606-5322, or e-mail [reis.remd@bea.gov](mailto:reis.remd@bea.gov)

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<sup>12</sup> BEA's national, regional, international, and industry estimates, the *Survey of Current Business*, and BEA news releases are available without charge on BEA's Web site at [www.bea.gov](http://www.bea.gov). By visiting the site, you can also subscribe to receive free e-mail alerts of BEA releases and announcements.